

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Gene Hregician
 Debtor

Case No. 15-14994-pmm
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 15

Date Rcvd: Sep 25, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 27, 2020.

db +Gene Hregician, 21 Church Street, Alburtis, PA 18011-9541
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,
 Allentown, PA 18101-1603
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601
 smg +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
 14458667 +CSMC 2019-RPL9 Trust, Serviced by Select Portfolio Servicing,, PO Box 65250,
 Salt Lake City, UT 84165-0250
 13640933 +David B. Schwartz, Esquire, 514 Fullerton Avenue, Suite 2, Whitehall, PA 18052-6731
 13569335 ++PERI GARITE, ATTN CARD WORKS, 101 CROSSWAYS PARK DR W, WOODBURY NY 11797-2020
 (address filed with court: First National Bank of Omaha, 1620 Dodge Street, Stop Code 3105,
 Omaha, NE 68197)
 13616984 +Schmoyer Funeral Home, PO Box 190, Breingsville, PA 18031-0190

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 26 2020 04:17:49
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Sep 26 2020 04:18:17 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 13562686 EDI: IRS.COM Sep 26 2020 07:53:00 Internal Revenue Service, P.O. Box 219236,
 Kansas, MO 64121-9236
 13656066 EDI: WFFC.COM Sep 26 2020 08:03:00 Wells Fargo Bank, N.A. Home Equity Group,
 1 Home Campus X2303-01A, Des Moines, IA 50328-0001
 13653448 +EDI: WFFC.COM Sep 26 2020 08:03:00 Wells Fargo Card Services, 1 Home Campus 3rd Floor,
 Des Moines, IA 50328-0001

TOTAL: 5

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 27, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 24, 2020 at the address(es) listed below:

ANDREW SPIVACK on behalf of Creditor LSF9 Master Participation Trust paeb@fedphe.com
 ANDREW SPIVACK on behalf of Creditor Wells Fargo Financial Pennsylvania, Inc. paeb@fedphe.com
 DAVID B. SCHWARTZ on behalf of Debtor Gene Hregician david@dbsesq.com, DBSchwartzesq@aol.com
 DAVID B. SCHWARTZ on behalf of Attorney David B. Schwartz david@dbsesq.com,
 DBSchwartzesq@aol.com
 DENISE ELIZABETH CARLON on behalf of Creditor CSMC 2019-RPL9 Trust bkgroup@kmlawgroup.com
 JEREMY JOHN KOBESKI on behalf of Creditor WELLS FARGO FINANCIAL PENNSYLVANIA, INC.
 jkobeski@grenenbirsic.com
 JEROME B. BLANK on behalf of Creditor Wells Fargo Bank, N.A. paeb@fedphe.com
 JEROME B. BLANK on behalf of Creditor LSF9 Master Participation Trust paeb@fedphe.com
 JOSEPH ANGELO DESOYE on behalf of Creditor LSF9 Master Participation Trust paeb@fedphe.com
 KEVIN M. BUTTERY on behalf of Creditor LSF9 Master Participation Trust
 cdigianantonio@rascrane.com
 LISA MARIE CIOTTI on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglechl3.com,
 ecf_frpa@trusteel3.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

MARIO J. HANYON on behalf of Creditor LSF9 Master Participation Trust paeb@fedphe.com
PAUL WILLIAM CRESSMAN on behalf of Creditor Wells Fargo Financial Pennsylvania, Inc.
paeb@fedphe.com
REBECCA ANN SOLARZ on behalf of Creditor CSMC 2019-RPL9 Trust bkgroup@kmlawgroup.com
SCOTT F. WATERMAN (Chapter 13) ECFMail@ReadingCh13.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 16

Information to identify the case:

Debtor 1	<u>Gene Hregician</u>	Social Security number or ITIN	xxx-xx-5111
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 15-14994-pmm			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Gene Hregician

9/24/20

By the court: Patricia M. Mayer
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.